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PRIZE ESSAY

ON THE

RELATIONS

OF

TEMPERANCE AND INTemperANCE

TO

LIFE INSURANCE.

BY

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THE question of the effects of Intemperance on Health and Longevity is interesting to every person, and to society ; to man in his individual experience, and in his associational relations ; to the one insured, or seeking to be insured ; and to the Company granting insurance.

Let us examine the matter. Is intemperance hurtful to health ? A *stranger*, on becoming acquainted with the facts in the case, would wonder at the question being asked, seeing no ground for doubt ; but experience and observation would prove to him the propriety and need of revelation and reason to show such hurtfulness ; and to point out the remedy for same.

Sally Burton kept a Tavern in England, and had one of her indebted customers paint her a sign. On one side he painted a thin tall man, talking to a fat fellow, and saying : "O ! mortal man, that liv'st by bread ; what makes thy nose and cheeks so red ?" To which the plump person replies : "Thou silly man, that looks so pale ; it's drinking Sally Burton's Ale !" From which the tavern gained the name of "The Mortal Man." Many persons desiring the possession as well as appearance of plump prime health, pour down the stimulating drink, smack their lips, and say, "O ! what strength flashes through my system ; drinking is delightful, and not injurious."

But alcohol is a deceiver, it is a gay deceiver of youthful virtue ; it deceives the unwary wayfaring man ; while it is no less an artful treacherous deceiver of the scientific. It is always evil, and only evil continually. This we will proceed to show.

In the obtaining of reliable statistics, there are sometimes some strange difficulties, especially if the pinch is in the pocket, or in popularity, or in an appetite.

The State Board of Charities in Massachusetts in 1871 addressed the following inquiry to one hundred and sixty-four medical gentlemen, who by learning and experience were supposed best able to answer wisely : "What, in your judgement, has been the effect of the use of intoxicating liquors, as a beverage, upon the health and lives of the people in your town, or in the region where you practice ?"

48 say, very destructive to life and health.

49 say, injurious in greater or less degree.

16 say, public health not affected by their use.

27 say, their people very temperate.

5 say intoxicating drinks not used among them. (Has not the Millenium dawned there ?)

4 say, effect is bad on *foreigners*, but not on *native Americans*.

1 says, useful in the decline of life.

1 says, their use promotes longevity, (i. e., probably in the future life.)

13 give indefinite replies. (Don't know : probably haven't yet found out.)

If an equal number of lawyers, merchants, literary men, or clergymen, were summoned to give testimony as above, it may well be questioned whether a greater number would record their evidence against the evils of strong drink.

It has been asserted that we need the stimulus of ardent spirit. We answer : "Which is best for the horse, the spur or whip outside, or the oats inside ? Will the swing of a pendulum on one side cause it to rise any higher than in reaction it will swing up on the other side ? Undue and unhealthful stimulus is certain of hurtful reaction, wasting our powers.

Eliphalet Nott, D. D., said : "Intoxicating liquors are unnecessary and positively injurious ; in health liquor is always injurious, impairing

the functions of the brain, the stomach, and, indeed, the whole organism."

Jeremy Taylor, on Temperance and Health, says: "All the world is largely convinced of the excellency of temperance in order to their own felicity and health; because, when themselves have left virtue and sober diet and counsels,—first lost their temperance and then lost their health,—they are forced to go to temperance and abstinence for their cure. But by the same means they might preserve their health by which they do restore it."

Dr. Johnson says: "Water is the only fluid which does not possess irritating—or at least stimulating—qualities; and in proportion as we rise in the scale of potation, from table beer to ardent spirits, in the same ratio we educate the stomach and bowels for that state of morbid sensibility which in civilized life will sooner or later supervene."

Dr. Jones, in "*Man: moral and physical*," says: "Every kind of intoxication disturbs the voluntary operations of the mind by poisoning the brain, and thence impeding the will upon the circulation, by preventing its control over the nerves of sense and action."

Dr. Moore says: "Interfering with the affinity existing between the blood and the air, allowing the accumulation of carbon or other noxious agents in the circulating fluid, and thus arresting the action in the nervous system."

Say Drs. Good and Cullen: "By disturbing the chemistry of life to such a degree that the nerve-matter no longer duly subserves its purpose as a medium through which the soul exercises volition and perceives sensation."

Hippocrates declared that water is the most reasonable and useful drink, and, more than any other, suited to the necessities of the human frame.

Darwin declares: "It is remarkable that all the diseases arising from drinking spirituous or fermented liquors are liable to become hereditary, even to the third generation; increasing, if the cause be continued, till the family becomes extinct."

Dr. F. H. Hamilton, in his work on "Military Surgery," pp. 70, 74, says, "It is earnestly desired that no such experiment will ever be repeated in the armies of the United States. In our own mind, the conviction is established by the experience and observation of a life, that the regular routine of alcoholic stimulants by a man in health is never in any circumstances useful. We make no exceptions."

The *British Psychological Journal* states that "Persons who have a morbid craving for alcoholic drinks are the offspring of persons who have indulged in stimulants, or who have weakened the cerebral organization by vicious habits."

"At the period during the Revolutionary War, when the army received no pay, and had not the means of procuring ardent spirits, it was healthy."—Dr. Mann.

The British and Foreign Medico-Chirurgical Review says that "On examining the details of reports concerning sickness and mortality in the army of the East Indies, it was found that the ratio of sickness and mortality among teetotalers was from five to ten per cent. less than for the men using alcoholic or fermented liquors."

Says Dr. Brown, (of England,) on "*Insanity*:" "The drunkard not only enfeebles and weakens his own nervous system, but entails upon his family mental disease."

Dr. N. S. Davis declares: "Alcohol, by its presence, diminishes the temperature, the strength, and the power of endurance." And, "That the appetite for alcoholic drinks and the state of inebriation are diseased conditions of certain organs and structures is susceptible of the clearest demonstration."

And Dr. Elam, in his work on "*Physical Degeneracy*," says, "All this, fearful as it is, would be of trifling importance did the punishment descend only on the individuals concerned, and terminate there. Unfortunately, this is not so; for there is no phase in humanity in which hereditary influence is so marked and characteristic as in this. The children unquestionably do suffer for or from the sins of the parent even to untold generations. And thus the evil spreads from the individual to the family, from the family to the community, and to the population at large, which is endangered in its highest interests by the presence and contact of a 'morbid variety' in its midst."

In an "*Address by Two Thousand Physicians of Eminence in England*," they state:

"We, the undersigned, are of opinion:

"... That the most perfect health is compatible with total abstinence from all intoxicating beverages."

"... That total and universal abstinence from alcoholic liquors and intoxicating beverages of all sorts would greatly contribute to the health, the prosperity, the morality, and the happiness of the human race."

"The statistics of the General Life Insurance Company of London proves that if one hundred thousand intemperate persons, from fifteen to twenty years of age, be compared with one hundred thousand persons of regular habits, thirty-two of the former class will die as frequently as ten of the latter class. Out of one hundred thousand of each—sixteen thousand nine hundred and seven of the intemperate, it is said, will be dead before the age of fifty, and only four thousand two hundred and sixty-six of the temperate. The proportion of the deaths of intemperate to temperate persons, it is calculated, is, therefore, thirty-two to ten."

The visible effect of intemperance upon the body was seen in the case of Tom Sheridan; he is said to have once fallen into a coal cellar on his way home from a wine supper, and his abuse of the man for not keeping a light at his cellar-door was warmly resented by the wife. "Do you

think" cried Sheridan "I want to steal your coals?" "No," answered the woman, "but your nose might set the coals on fire."

Samson's great strength—under God's blessing the means—arose from his temperance; and the clear intellect of Daniel from abstinence; and John the Baptist—the greatest among men, up to his time, was a teetotaler. See also the perpetuity and prosperity of the sons of Rechab. Remember the vast strength of the ancient Britons whose food was very plain, and who drank water only. The Babylonians babbled in their babel of wine, and were conquered by the temperate Persians. The inhabitants of India use no wine, and endure great fatigue.

"Mental ills are often found in the stomach's ails;" certain of aggravation by the brewer's ale, and the distiller's depraving drink.

"Beer has brought many a body to the *bier*."

"Bacchus has drowned more than Neptune."

"Lapse of years is not life." Life is sweet feeling; clear, keen thought; pure, truthful, wise words, and brave, noble doing; all of which is poisoned and prevented by intemperance. The intemperate sensually sensates, dreamily thinks, foolishly talks, and wickedly acts, in the destruction of his whole triple nature, physical, mental, and moral.

The greatest chemist of the present day says: "There is a prevalent belief that alcohol is capable of so acting upon the stomach as to assist digestion. But a very slight acquaintance with the conditions under which the function is carried forward will satisfy us that such action is impossible. Stomach digestion is carried on by a fluid called the gastric juice, secreted from the inner membrane or wall of the organ. The solvent or digestive power of this fluid over food is due to two different kinds of substances which it contains. The one is an acid,—it may be hydrochloric, or lactic,—and imparts an acidulous character to the digestive operations of the stomach. The other substance essential to digestion is a peculiar organic principle called *pepsin*. This is a nitrogenized compound which exists dissolved in the gastric juice, and is supposed by Liebig to be of the nature of a ferment [it is not]. It is known that this substance is indispensable to digestion; but its nature and properties are not so well understood. Chemists obtain it by adding alcohol to the gastric fluid, *which precipitates the pepsin*. Alcohol throws down pepsin from the soluble active form, to the solid inert condition. Taken into the stomach, then, alcohol, so long as it remains there, must be a prompt and powerful antagonist of the digestive process. These statements are explicitly corroborated by the latest and highest physiological authority."

A doctor requested by his impatient patient to strike at once at the cause of his disease and finish it, raised his cane and demolished the decanter. O! that there were more such faithful doing.

Cobbett, the keen, clear-headed, said: "In the midst of a society where wine or spirits are considered as of little more value than water, I lived two years without either; and with *no other drink but water, except*

when I found it convenient to drink *milk*. Not an hour's illness, not a headache for an hour, not the smallest ailment, not a restless night, not a drowsy day, have I known during these two famous years of my life. My mind is in full vigor," etc.

John Milton said, "What more foul common sin among us than drunkenness? And who can be ignorant, that if the importation of wine and the use of strong drinks were both forbidden, it would clean rid the possibility of committing that odious vice, and men might afterwards live happily and healthfully without the use of intoxicating liquors."

A gentleman says: "I was walking in Lothian street, when I saw a woman walking along very drunk. She was carrying a child; it was lying over her shoulder. I saw it, slipping farther and farther back. I ran and cried out; but before I could get up, the poor little thing, smiling over its miserable mother's shoulder, fell down like a stone, on its head, on the pavement; it gave a gasp, turned up its blue eyes, had a convulsion, and its soul was away to God; its little, soft, woful body lying dead; and its idiotic mother grinning and staggering over it, half seeing the dreadful truth, then forgetting it, and cursing and swearing.

This was a sight! So much misery, and wickedness, and ruin. It was the young woman's only child.

When she came to herself she became mad, and is to this day a driveling idiot, and goes about forever seeking for her child, cursing the woman who killed it.

That is a true tale, too true.

Not so guilty was that mother as she, who, tempting her child to drink, destroys both soul and body."

The National Grand Lodge of Locomotive Firemen assembled in St. Louis in 1871, and at the opening of the proceedings was addressed by the Grand Master, Henry Hoppman, of New York. In the course of his remarks that gentleman said:

"I think the question of intemperance is one of the utmost importance to us as railroad men. No man of intemperate habits is worthy of the lowest position within the gift of any railroad company. I venture to say that more than half the accidents which occur on the various railroads throughout the world are due to men who habitually use intoxicating drinks."

This testimony is of some importance, coming from a prominent member of the one class of men who know more than others can on this subject; and should certainly interest the people who travel so much; and the Insurance Companies, that have so many risks involved in the matter.

At one of the railroad stations on the Chicago and North-Western Railway, recently, an anxious inquirer come up to the door of the baggage-car and said, "Is there anything for me?" After some search among boxes and trunks the baggage-man rolled out a keg of whiskey. "Anything more?" asked the wet-grocer. "Yes," said the baggage-man,

"here is a grave-stone that goes with that liquor." The countenance of the wet-grocer assumed a wrathful appearance, and the car door was shut with a slam.

The *Christian Advocate*, of Aug. 17, 1871, presents the following: "Hereditary Results of Intemperance.—One of the strongest arguments against Intemperance, namely: its hereditary effects, has not received the general attention it really deserves. Even Dr. Crane, who, in his "*Arts of Intoxication*"—a work of marked excellence—has touched the question, tells us only part of the terrible story. We have been familiar with the effects of the habitual use of alcoholic liquors upon the drunkard himself—in the craving appetite, the burning thirst, the diminution of the power of the will, which have rendered it so difficult to reclaim him. The phenomena of drunkenness are known to every child where a prohibitory law does not prevail, and the horrors of *delirium tremens*, with its hallucinations of creeping things, are understood to belong—soon or late—to the victims of this vice. But beyond this is the "alcoholic poisoning," from which there is scarcely ever a recovery. The physical strength is undermined, the nervous system exhausted, the will powerless. "The special signs of this affection," says Dr. Elam, an eminent London physician, not supposed to be affected with American fanaticism, "are trembling of the hands and feet, diminution of strength, paralysis—partial or general, starting of the tendons, cramps, and painful spasms. At a more advanced period convulsions and epileptic attacks occur. In the sensitive sphere of the nervous system we notice at the outset itchings and prickings, being exaggerations of the general sensibility, difficulty of speech, and general disorder of the special senses. They are enfeebled in both body and mind to the very extreme, and the moral sentiments are perverted in equal proportion. Death ensues in a few months or years, in a state of indescribable misery and suffering."

The path to this appalling future every habitual drunkard is treading. The picture should compel him to retrace his steps with all promptitude, and should deter him who is now an abstainer from ever entering the path.

But, fearful as this is, the effects almost inevitably produced on the drunkard's *children*, through the operation of the laws of inheritance, are *more fearful still*.

Temperance Reformers have portrayed the wretchedness of the family of the inebriate consequent upon his improvident and degraded life, and told us of their coarse and unwholesome food, their insufficient clothing, and their brutal treatment; but almost infinitely worse than these is the poison infused through their birth into their blood, the baleful influence of which often extends to the third and fourth generation. Most persons have probably an indefinite suspicion of the possibility of such an entail of woe; but careful observers are prepared to write it down as *an almost unfailing law*, literally illustrating the ancient Scripture, "The fathers have eaten sour grapes, and the children's teeth are set on edge." The

perversions of mind and body above spoken of as belonging to the inebriate belong in some form to his children, and first among them is the appetite for alcoholic drinks.

"Drunkards beget drunkards," said Plutarch of his time ; and there is no reason why the law of heritage so widely recognized in the animal creation should fail of application in the case of man. If the tendency to gluttony, play, hot temper, and libertinage is often inherited, as is almost universally admitted, why not also the predisposition to drunkenness, with all its attendant evils ? A writer in the *Psychological Journal*, a British periodical, gives the result of his observations in these strong words ; "The most startling problem connected with intemperance is, that not only does it effect the health, morals, and intelligence of the offspring of its votaries, but they also inherit the fatal tendency, and feel a craving for the very beverages which have acted as poisons on their systems from the commencement of their being !" Especially so is it when both parents are drunkards. The same writer gives some illustrations of his position which may remind the reader of similar ones within his own knowledge. In one case the parents died drunkards—so did all the children. They said, "We can't help it ; we inherit a strong love for rum and gin." In another, the parents were both drunkards, one dying early of *delirium tremens*, and the other living to an advanced age in spite of his habit ; the large family of children, sons and daughters alike, with a single exception, became drunkards, and came to premature death by suicide or otherwise. Similar instances are plenty all around us, which are commonly accounted for by parental example or feeding with liquor in infancy. But we cannot thus account for the love of liquor often found in the temperate children of temperate parents, in whom, like the slumbering appetite of the pet tiger that awakes to fury on the first taste of blood, it needs only a little indulgence to break down all restraint. Should we, however, go a generation further back, we should often find it due to inheritance.

Maudsley says : "Idiocy is, indeed, a manufactured article ; and although we are not always able to tell how it is manufactured, still its important causes are known, and are within control. Many cases are distinctly traceable to parental intemperance and excess. Out of 300 idiots Dr. Howe found as many as 145 to be the offspring of intemperate parents ; and there are numerous observations proving that chronic alcoholism in the parent may directly produce idiocy in the child."

Reclamation from intemperance is possible, as experience amply demonstrates ; but the same experience shows how difficult it is to keep one who has been a drunkard from falling again. The social agencies of the temperance organizations, the holy influences of the church, and the blessedness of a purified home, are too often together insufficient. The appetite once formed seldom dies, though it may come to be mastered. Mr. Collins testified before a British Parliamentary Commission that he

had come to regard it "a well-established physical fact" that the appetite for intoxicating drinks, when once formed, "*never* becomes completely extinct, but adheres to a man through life." Dr. Hutcheson, of the Glasgow Lunnatic Asylum, knew of but a single case of complete cure. And is not the experience of our inebriate asylums of a corresponding tone? But how is it of the *inherited* appetite? M. Morel, a French physician and author, who has entered deeply into this class of studies, says, "I have *never* seen the patient cured of this propensity whose tendencies to drink were derived from the hereditary predisposition given him by his parents."

But this is only one aspect of the case. Bad as it is, worse ones remain.

The inheritance is often idiocy or imbecility. In Norway, in ten years of free liquor traffic, after the removal of the spirit duty, insanity increased fifty per cent., and *congenital idiocy* increased *one hundred and fifty* per cent. Dr. Howe found one hundred and forty-five out of three hundred idiots, in Massachusetts, to be the children of intemperate parents, upon which Dr. Crane makes some figures, and infers that "the intemperate have nearly twenty-nine times as many idiots among their children as do temperate parents." Sweden exhibits similar alarming facts.

It sometimes occurs that children of intemperate persons appear of bright intellects until they reach a certain age, when they stop growing and remain stationary, or relapse into mental imbecility, or into insanity, with a strong tendency to suicide.

"They need not inherit," says Dr. Elam, from whose "Physician's Problems" many of our statements are taken, "the identical habits or dispositions of the parents; but they inherit a faulty, defective, or vicious organization, which developes itself in the most varied forms of disease or character. The offspring of the confirmed drunkard will inherit either the original vice, or some of its countless protean transformations." It may be the appetite for drink; it may manifest itself in a hysterical tendency, or neuralgias, or some oddity of manner or temper, or in some other aspect of disordered mental action. "I constantly find," says M. Morel, "the sad victims of the alcoholic intoxication of their parents in their favorite resorts: the asylums for the insane, prisons, and houses of correction." And recent investigations of the laws of insanity authorize the gravest forebodings respecting the heritage of the next generation from the vice of intemperance. Our soldiers, battered, bruised, and maimed by shot and shell in the War of the Rebellion, are fathers of a generation free from marks and scars, sound in body and in mind, and whole in limb. Such is the rule to which it would be a marvel were there no exceptions. The bruises and wounds of an inebriate seldom disappear in his own grave. They pass over to his children and his children's children in enfeebled bodies and degenerate minds, peopling not only the almshouse and the prison, but the hospital and the asylum. The objective point of the sad inheritance is *family extinction*.

The bearing of this line of fact and argument upon those addicted to the use of alcoholic drinks is perfectly plain. Its appeal is not to one's self, but for his children. Let him create woe for himself if he will; but what right has he to destroy his own children? It has a bearing also upon the whole question of the prevention of the rum traffic. Society owes to itself the duty of self protection. With its measures and expenditures for a better civilization, it is by the toleration of the traffic counteracting its own work. It is building with crumbling marble and worm eaten timber, and is undermining its own foundation.

Terrible truths, additionally cited by the *Herald of Health*: "The history of four generations of a family, as sketched by M. Morel, is as follows:

First generation.—The father was an habitual drunkard, and was killed in a public house brawl.

Second generation.—The son inherited his father's habits, which gave rise to attacks of mania, terminating in paralysis and death.

Third generation.—The grandson was strictly sober, but was full of hypochondriacal and imaginary fear of persecution, etc., and had homicidal tendencies.

Fourth generation.—The fourth in descent had very limited intelligence, and had an attack of madness when sixteen years old, terminating in stupidity, nearly amounting to idiocy. With him the family probably became extinct. And thus we perceive the persistence of the taint in the fact that a generation of absolute temperance will not avert the fatal issue."

Dr. Lees says: "Plato, twenty centuries ago, recognized a fact in physiology, when he forbade the use of wine to the newly-married. It perverts the brain of the unborn child; it strikes a blow at reason and virtue in the very womb. It is the real cause of so many ill-balanced minds, neither insane nor sensible; and in its higher use it is the teeming fount of the sad idiocy which disgraces and depresses our boasted civilization. In Dr. Howe's reports to the Legislature of Massachusetts, he shows that nearly *one-half* of the idiots had drunken parents, (145 out of 300). It is an undoubted fact, exemplified in the history of thousands of families, that children born after their parents joined the Temperance Society, are not only physically healthier, but mentally *brighter* and *better* than those born before."

Another Relation of Intemperance to *Insurance*, generally, may be seen in the several cases published by Dr. H. Munroe, of Hull, Eng., where the devilishly insane tendency to set fire to houses, and to steal, was started and stimulated in the use of intoxicating drinks. Think also of the carelessness and recklessness generated by depraving drink, leading to fires, and wrecks, collisions, &c., &c. And the Relation to *Life Insurance* may be seen in the lamentable truth that not only *property* is destroyed, but that which is of greatest value—*life itself*—is destroyed.

From high to low, rich and poor, in all classes and conditions, intemperance saps the foundations of being.

The drunken engineer, on steamer or train, or in manufactory, is stirred by Satan to *steam up*, though immense slaughter results.

A Cyclopædia instead of an Essay would be necessary for full record.

Certainly, then, there should be *distinctions* made in policy, and practice, and pay, in the matter of *Life Insurance*; when this great disturbing, destroying element or evil comes in to derange the regular right processes of nature and business. The Temperate man should not be required to pay the same rates as the Intemperate; and thus pay him a *Premium* for being intemperate, and, by so doing, foster, endorse, increase, and perpetuate the evil and the practice.

Full honors to the AMERICAN POPULAR LIFE INSURANCE COMPANY for initiating the principle of wise distinctions in reference to other important points of practice; and now for being the first to propose the discussion and proclamation of principles to apply in rewarding the royal virtue of Temperance, and in the repudiation and restraining of the ruling vice of Intemperance.

And this call for Essays on the subject, in preparation for and proposal of more perfect action in the matter of insurance, we think, deserves to be ranked as an advanced movement in the great needed reform: a striking at an important fundamental principle, touching not only general propriety, and parental pride and affection, but also pouring a flood of light upon the subject through that extremely sensitive medium—the *pocket* of the people. If one *will* drink, then let him not only pay the rumseller for the poisonous stuff, but also the Insurance Company for the extra risk in connection with the use of the subtle Satanic poison.

May the principle become *popular*; and the *American Popular Life Insurance Company* become pre-eminently more and more *popular* and prosperous.

NIGHT AND MORNING.

How pleasant it is, after midnight has past,
 To be quaffing, and joking, and smoking;
 'Tis too bad that for ever the pleasures don't last,
 But give place to reaction provoking!
 For the wine may be bright, and the weeds may be right,
 But, believe an old roisterer's warning,
 You buy the delight and the mirth of to-night
 With a head-ache the following morning.

Oh, the higher you soar, the more fearful the fall;
 The more the champagne has been sparkling,
 The worse will its memory be to recall,
 On awaking, with agony darkling.
 For the greater the height, to which joy took a flight,
 The earth's dull sobriety scorning,
 The worse is your plight, when the mirth of to-night
 Brings its head-ache the following morning.

Extracts from the forthcoming Prize Essay written for the AMERICAN POPULAR, by Lieut. MACLAY, of the United States Army, upon the "RELATIONS OF PROFESSIONS AND VOCATIONS TO LONGEVITY."

"Intemperance being *one of the most pernicious agencies* in shortening life, and operating at all times and in all seasons, becomes a proper subject for notice in this Essay. No one will question the fact of its influence in this respect. Unhappily, nearly every one can recall some individual corroboration of it, while in the broader field of a community or nation it is more strikingly apparent. A celebrated French physician, D. Everat, has furnished statistics showing that the mortality from this cause is annually 50,000 in England, 40,000 in Germany, 15,000 in Russia, 4,000 in Belgium, 3,000 in Spain, and 15,000 in France. Notwithstanding the universality of this vice among nearly all classes of society, few persons are aware of how materially human life is abbreviated by habits of intemperance. Mr. F. G. P. Neison, an actuary of London, from a series of careful observations, has deduced some valuable statistics regarding this subject, which proves that the average duration of life, after the commencement of intemperate habits, is :

Among beer drinkers,	21.7 years.	The Death rate among different drinkers:	
" spirit "	16.7 "	Among beer drinkers 4.597 per cent. yearly.	
" those who drink beer and		" spirit " 5.996 "	
spirits indiscriminately, 16.1 "		" mixed " 6.194 "	

This shows that beer drinking is not, as some would have us believe, a prophylactic against drunkenness. Nor would the culture and use of wines be any better. Noah disproved the idea that the use of wine conduces to sobriety. The idea that the use of alcohol in form or quantity inhibits a desire for it in a stronger form or in larger quantity is ridiculous and contrary to fact. A paper says :

"Our latest French exchanges inform us that drunkenness now prevails to a terrible extent, and that since the war it is decimating the population of the country ; in addition laudanum and opium are freely used. Every species of moral remedy has been used in vain, and it is now seriously contemplated to put down the rapidly increasing vice by the summary measure of a heavy fine for the first offence, six months' imprisonment for the second, and entire deprivation of civil rights for the third."

The annexed table of Neison contrasts the expectation of life between temperate and intemperate persons :—

EXPECTATION OF LIFE, FOR TEMPERATE AND INTEMPERATE PERSONS.

AGES.	TEMPERATE.	INTEMPERATE.	LOSS OF LIFE.	Per cent. of Duration of Life of Intemp. compared with Temp.
20	44.2 years.	15.5 years.	28.7 years.	35 per cent.
30	36.5 "	13.8 "	22.7 "	38 "
40	28.8 "	11.6 "	17.2 "	40 "
50	21.2 "	10.9 "	10.3 "	51 "
60	14.3 "	8.9 "	5.4 "	63 "

The expectation of intemperate persons—from the time of becoming intemperate—varies with the vocation :

Among mechanics, working and laboring men,.....	18 years.
Among traders, dealers, and merchants,.....	17 “
Among professional men and gentlemen,.....	15 “
Among females,.....	14 “

It will be noticed that professional men addicted to drunkenness, are shorter-lived than drunkards of other pursuits. In any particular pursuit, where intemperance prevailed to a great extent, and where it shortened life more than in others, the effect, like that of unhealthy localities, would be to reduce considerably the average longevity of that vocation.”

Dr. Chambers remarks that “Dr. Brown, the celebrated author of the Brunonian theory of disease, persuaded himself that alcohol was a panacea for all human ills and a direct prolonger of life ; but by frequent personal experimenting, and by lecturing with a bottle of brandy by his side, he soon succeeded in giving a practical refutation to his own words, by ruining his own health and shortening his life.”

INSURANCE COMMENTS.

It will be seen from the above tables that intemperate persons of 20 average to live but 1.5 year more than temperate people at 60 ; which shows that intemperate at 20 should pay for insurance as much as temperate people nearly sixty years of age.

The premium of 20 years of age is about \$16 in the same table in which the premium of 60 is about \$73 : more than four times as much as the premium of 20. This proves very conclusively that it is a great outrage upon the temperate to associate them in insurance with the intemperate. It is not only greatly to be feared, but it is certain that heretofore there has not been proper care taken by companies generally, not to admit intemperate persons. It is also certainly true that sufficient care—or rather moral courage—has not been used by companies generally to resist the payment of death claims which have been caused directly or indirectly by intemperance. This is unjust to the temperate for it is evident from the above tables that the intemperate cannot by any possibility live long enough to cover their own assurance at ordinary premiums, and the deficiency must very inequitably and wrongly be paid by the temperate. Not thousands only, not hundreds of thousands only, but millions of dollars are yearly drawn by the intemperate from the temperate through the unjustly managed machinery of Life Insurance.

The losses entailed by intemperance have become so alarming that they have begun to attract the attention of some of the companies which have been suffering. Their officers have been aroused to a tardy sense of their obligations to the temperate assurers. We are glad to chronicle that the fossil idea that losses, however caused, must not be contested, has been abandoned at least by one company. We hail this improvement upon the old resolve of the company that it would “never contest a claim” as a harbinger of other good examples, which will both directly and indirectly tend to correct the inequities with which the “best classes” who have insured their lives have been burdened.

The following extracts from the last Report of the before-mentioned company are illustrative and full of meaning :

“The increased frequency during late years of deaths among insured persons resulting from the abuse of intoxicating liquors and from suicide has aroused the trustees to the necessity of

sternly resisting claims arising from either of these causes. Deeply sympathizing with the surviving relatives of the unfortunate victims of intemperance, we cannot overlook the fact that in such cases a principle is involved which overrides all personal considerations. And if, from motives of *sympathy*, the Company to-day pays claims that it never contracted to pay—claims which, in its printed forms of application for insurance and in its policies, it has expressly endeavored to guard itself against, the *sympathies of its managers* may some day be the *only resource* of claimants whose rights are unquestionable. In justice to ourselves we feel compelled to explain our position so that our policy-holders and intending insureds may understand it clearly.

"This Company requires every applicant to state whether his habits of life are and always have been temperate. It requires his friend and the examining physician to answer similar questions, and it is believed to be a settled principle of law applicable to this branch of insurance, that the statements, forming part of the application, form part of the contract between the company and the assured. It moreover requires all applicants to covenant that they do not and will not practice habits which obviously tend to the shortening of life. If, then, it finds that the statements were false, if it finds that the covenants have been deliberately and systematically violated, and that death has resulted from such violation, *this company means to resist the claims* founded thereon. If a man insures his house and then sets fire to it, he cannot recover. If he insures his life and then deliberately sets fire to his brain, should a different rule prevail?

"There seems to be another principle involved in cases of this sort which lies back of and beyond all special contracts or conditions. Is not the assured, upon the commonest principles of reciprocal rights and duties, bound to exercise due care over the property in which the company has a proportionate interest with himself? These suggestions are thrown out for the purpose of inviting serious consideration of the duty both of policyholders and companies in cases of this nature. They are intended to *foreshadow* the course which this company will follow, that it may impress upon the insuring public in some suitable manner the conviction that *hereafter* it shall not be possible for men, either fraudulently or recklessly, to trifle with the property of other and more conscientious policyholders. It may be safely averred that no solvent life insurance company ever willingly contests a loss. So distasteful is the task of unearthing the errors of those concerning whom popular feeling always demands that nothing but good should be said; so active is the temporary sympathy of the friends and neighbors of the bereaved and often impoverished; so much misconstruction of the company's motives exists; so doubtful and so costly is the result of an appeal to the courts; so certain is the paralysis of its business in the vicinity which a refusal to pay induces, that only the pressure of an overpowering sense of duty is, in general, powerful enough to constrain officers to open resistance. These considerations are surely strong enough to repel any hasty presumption that life insurance companies will wantonly avail themselves of technical pleas or defenses of doubtful validity. Yet justice to the living, as well as good faith to the dead, demands that there should be no concealment of the mutual obligations which rest upon assurer and assured alike; and that the latter should be advised that good faith will be required of him if he expects to reap the benefit of the contract he has made. Gross intemperance is as much a violation of this contract as self-murder, of the nature of which it partakes."

Notice the words italicized above—"foreshadow," "hereafter," and context. Thus it is allowed that *heretofore* the property of policy-holders has been trifled with, and with the consent of that company; nor is it alone. All companies were blameworthy in this respect, until the American Popular Life came upon the field and gave the due advantage to the best class of lives. From its origin, in 1866, it applied the doctrine advocated above. Indeed the above-quoted company is now, after nearly thirty years of experience, only following the example as well as the doctrine of the American Popular.

"It is better late than never." But it would appear that equities so clearly apparent upon the very face of insurance, would require neither experience nor example to induce their adoption.

We also make the following extract from the same report on account

of the correctness of some of the ideas, and which were apparently adopted from American Popular, and as a basis for farther remark.

During the past year the company has successfully defended two actions brought upon policies where the deceased had taken his own life with no extenuating circumstances, and where the ground of insanity was sought to be established. The popular idea, that the act of self-murder is in itself evidence of insanity, is too prevalent, and the trustees of this Company have determined that the interests of its members and future beneficiaries require that the public mind should be disabused of it.

The essentially fraudulent character of claims based upon deliberate suicide needs no argument or illustration. Suffice it to say, that the payment of such claims is a direct pecuniary injury to every one of the other thousands of innocent insuring partners. It is a part of the contract of the policy that the company shall not be liable in case the person insured shall "die by his own hand." This phrase has been the subject of much legal controversy, and of no little conflict of judicial decision. This company is not willing to assent to the construction that the words "die by his own hand" are equivalent to, and mean only, felonious suicide, or *felo de se*, as technically known and defined by the common law. That crime is, of course, within the phrase, but the company believes that the words have also a wider significance, and include every self-destruction which is the act of a person conscious of the nature of the act he is committing, and of its effect upon his own life. The company contends, therefore, that no degree of insanity, even, will relieve an insured party who takes his own life from the consequence of violating his contract, short of that which renders him an involuntary agent, deprived by disease of the capacity to understand the nature and consequence of the act that results in his self-destruction.

But so difficult has been the procuring of adequate proof in such cases, owing largely to the fact that the surviving relatives and their friends, and parties directly interested in concealing or distorting the facts, have been the only source of evidence, so general has been the leaning of juries against "rich corporations," and so various the decisions of the bench, that the company no longer assumes the risk of death by suicide in its new policies, whether the person whose life is insured be sane or insane at the time of the commission of the act.

This class of hazard is, for the future, relegated to the category of exceptions which includes the risk of death from submarine mining, the manufacture of explosive and inflammable substances, and other dangerous occupations.

But the trustees have allowed their sympathies to carry them to what is believed to be a proper limit of their discretion. The company, it is true, will lose the amount which it has annually cost to keep the deceased insured against death from other causes; but the trustees believe this concession may well be granted in the contract, as an act within the discretion of managers of a trust fund, and may be supported by reasons readily apparent to all persons carefully weighing the difficulty of their position.

It appears to us that in both of the above extracts some great mistakes are made. Instead of its being any disadvantage for a company to contest a claim that is unjust, it is a great advantage to the company. Instead of diminishing its business there will be an increase. There is a great deal of fault found by the public with the payment of claims which every one knows should not have been paid. More than any one thing this has tended to bring life insurance into disrepute. One officer says that two-fifths of the losses that his company has paid have been frauds. Yet, as a motto, "it never contests a loss." Do not the people also know this? Do they not know that this money thus fraudulently paid must come out of honest insurers? Of course this is understood and disapproved. Nor is it true that judges, jurors, and the people are prejudiced against honestly acting companies. Cases are often not as well prepared in case of companies as in case of private persons—especially in case of "mutual" companies—where no especial interest is felt by the officials. We therefore protest against the implied accusations in the above extracts. We believe that, in case of fraud upon the company, if the case is properly managed, the decisions of the courts will usually be right.

We also insert the last extract because we so highly approve its basic argument. It must also be remembered that much the largest proportion of suicides are directly or indirectly induced by the use of alcoholics, while an additional number are caused by the use of alcoholics by ancestors, which strongly tends to induce tendencies to insanity.

LEGITIMATE DEDUCTIONS.

With this knowledge of facts and arguments it was not possible for the AMERICAN POPULAR not to heed the lesson so plainly enjoined. When also we find so many persons with red noses, and other quite as conspicuous indications of what we should call intemperance, are insured, and at ordinary premiums; and when we find how very prone drinking applicants are to state that they are "correct" and "temperate" in their "habits," and "have always been so," we perceive that it is necessary for us to have not "*opinions*" of the applicant, but **FACTS**, upon which to form a correct estimate of the character of the risk proposed, i. e., we must know the kind and quantity of alcoholics used—distilled and fermented—and the frequency with which they are used, both recently and at any previous time. We want the facts that the person himself has, and we can then judge correctly, which the interested person himself cannot do.

The following are the questions which the AMERICAN POPULAR requires an applicant to answer in regard to his use of alcoholies.

- m.* Use Distilled Spirits? What kind?
 Extreme number of glasses in any day during year past?
 Extreme quantity in any month?
n. Ale, Beer, Cider, Wine? Extreme number of glasses in a day?
 Quantity in a month? Use anything else intoxicating?
 Ever use distilled or fermented liquors, or anything intoxicating,
 previous to a year since? What?
 The largest quantity in any day? Month? Year?
o. Ever use any Liquors or anything else to the point of Intoxication?
p. How often and how lately? Had Delirium Tremens?

(Answer these questions fully and explicitly, not to gratify curiosity, but that there **may** never be any doubt nor dispute about the facts in the case.)

A part of the great pecuniary advantages which must accrue to honest and temperate assurers, on account of the methods of this Company, must be apparent. The following extracts from the "Report" of another company strikingly suggests what will be found true :

“ * * * the habit of stimulation of the flagging nerve-force by ardent spirits * * * How wide the difference between the man of middle-age thus beset, especially if his family history show any similar taint, and the man of the same age healthily influenced? * * one using and the other not using alcoholics. The ‘expectation’ of life figures, in the two cases, would be very dissimilar.”

This was penned by one of the best medical examiners engaged in Life Insurance, and of great experience. Thus does he truthfully indicate the vast difference between insured lives, the one using and the other not using alcoholics. And, although speaking in another direction, he thus most forcibly commends the methods of the AMERICAN POPULAR.